

Information to identify the case:

Debtor 1	<u>William Vicola</u>	Social Security number or ITIN	xxx-xx-4015
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22149-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Vicola

9/14/16

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William Vicola
 Debtor

Case No. 16-22149-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Sep 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2016.

db	+William Vicola, c/o Shannon Kieta, 412 East Cedar Avenue, Connellsville, PA 15425-4526
aty	+Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14242958	+Ashley Svenungsen, 513 Vanderbilt Road, Connellsville, PA 15425-6211
14242943	+Citizens Bank Card Services, P.O. Box 7092, Bridgeport, CT 06601-7092
14242946	First National Bank Omaha, P.O. Box 3696, Omaha, NE 68103-0696
14242947	+Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14242951	+Mitsubishi Motors Credit of America, P.O. Box 9940, Mobile, AL 36691-0940
14242952	PNC Visa, P.O. Box 3429, Pittsburgh, PA 15230-3429
14242959	The Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2016 01:56:27 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BECKLEE.COM Sep 15 2016 01:48:00 State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14242940	EDI: HNDACOM Sep 15 2016 01:48:00 American Honda Finance, P.O. Box 168088, Irving, TX 75016-8088
14242939	EDI: AMEREXPR.COM Sep 15 2016 01:48:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
14242941	EDI: BANKAMER.COM Sep 15 2016 01:43:00 Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
14242938	EDI: BANKAMER.COM Sep 15 2016 01:43:00 AAA Financial Services, P.O. Box 982235, El Paso, TX 79998-2235
14242942	EDI: CAPITALONE.COM Sep 15 2016 01:48:00 Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14242944	EDI: WFNNB.COM Sep 15 2016 01:48:00 DentalFirst Financing/Comenity Bank, P.O. Box 659622, San Antonio, TX 78265-9622
14242945	EDI: DISCOVER.COM Sep 15 2016 01:48:00 Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14242948	EDI: WFNNB.COM Sep 15 2016 01:48:00 Home Shopping Network/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
14242949	EDI: RMSC.COM Sep 15 2016 01:48:00 Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14242950	+EDI: TSYS2.COM Sep 15 2016 01:43:00 Macy's American Express, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
14242953	EDI: RMSC.COM Sep 15 2016 01:48:00 Q Card/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14242954	+E-mail/Text: bankruptcyteam@quickenloans.com Sep 15 2016 01:57:13 Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906
14242955	EDI: SEARS.COM Sep 15 2016 01:48:00 Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
14242956	EDI: CHASE.COM Sep 15 2016 01:48:00 Slate/Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14242957	EDI: STFMFC.COM Sep 15 2016 01:48:00 State Farm Bank, P.O. Box 87, Deposit, NY 13754-0087
14242960	EDI: RMSC.COM Sep 15 2016 01:48:00 Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Quicken Loans Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Sep 14, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Debtor William Vicola COZ@Zeblaw.com, Lori@Zeblaw.com,
Janet@Zeblaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
TOTAL: 3